

# It's *Your* Benefit

Health insurance and other benefit programs for state and local employees and retirees



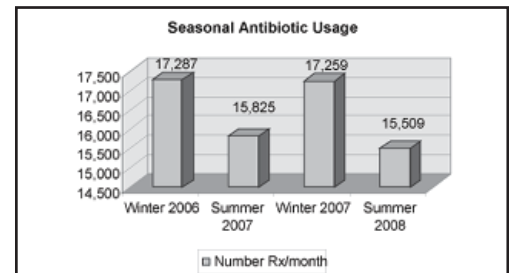
Developing and delivering quality benefits and services to members while safeguarding the integrity of the Trust Funds.

## Work with Physician to Decide Appropriate Antibiotic Therapy

Millions of Americans occasionally suffer from respiratory tract infections during the fall and winter months. These account for the largest number of clinic visits and are the most frequent cause of antibiotic prescriptions. Most often it is a virus that causes respiratory illnesses, not bacteria. Therefore, antibiotics are ineffective against these infections.

Although many respiratory illnesses will not improve with antibiotic therapy, 32% of all antibiotic prescriptions are prescribed for the treatment of respiratory tract infections, according to the U.S. Centers for Disease Control.

The following table, provided by Navitus, the pharmacy benefit manager for the State of Wisconsin Group Health Insurance Program, shows how antibiotic usage by covered partici-



pants and their family members is much higher in winter than in summer.

### Resistance to antibiotics

What's the harm in using antibiotics when they will not improve your illness? Using antibiotics when they are not needed causes some bacteria to become resistant to the antibiotic. These bacteria

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## Difficulty with Prior Authorizations? Denied Claims? Know Your Rights

Have you unexpectedly had medical claims denied or encountered difficulties getting prior authorization approvals? Have you experienced poor customer service from your health plan or provider but didn't know where to turn? If so, you might want to consider filing a grievance with your health plan. All plans that participate in the state's group health insurance program, including the pharmacy benefit and disability program managers, are required to have a grievance process — a process designed to help resolve customer service problems.

You should always try to resolve the issue by contacting your plan's customer service department. If you are not satisfied with the answers you receive, or if you disagree with the plan's decision, ask your plan how to begin its more formal complaint and grievance process. You will find information about the grievance process in

your plan's membership booklet — many plans have these posted online for your convenience.

**How can the Department of Employee Trust Funds help me if I disagree with my health plan's grievance decision?** If you have completed your health plan's grievance process or contacted the disability program administrator and remain dissatisfied with the outcome, you may contact an ombudsperson at the Department of Employee Trust Funds (ETF) for further assistance.

**Important note:** ETF can only review issues that involve a plan participating in the state's group health insurance program. Last fall, more than 170 members contacted an ETF ombudsperson for assistance with benefit issues.

Call the ETF Ombudsperson Assistance Line toll free at 1-877-533-5020, ext. 17947 or (608) 261-7947, or send an e-mail to ETF:

[Ombudsperson@etf.state.wi.us](mailto:Ombudsperson@etf.state.wi.us).

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Department of  
Employee Trust Funds

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<http://etf.wi.gov>  
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### *Antibiotics, continued from page 1*

then become stronger and harder to kill. They can remain in your body and cause you to become severely ill, so that you no longer respond to ordinary antibiotics. Also, antibiotics do not discriminate between “bad” bacteria and “good” bacteria. If you take antibiotics when you do not need them, you unnecessarily kill the “good” bacteria that help with digestion and immunity.

#### **Importance of proper diagnosis, good communication**

The awareness of and efforts to reduce over-prescribed antibiotics over the past ten years should not lead you to ignore serious upper respiratory symptoms, high fever or other significant symptoms because these may be a sign of serious illness. As antibiotic use evolved from penicillin to the large number of antibiotics currently available, the symptoms for some diseases were no longer commonly seen by doctors. One example is *Lemierre's Syndrome*, a rare disease caused by bacteria that affects young, healthy adults. While still very rare, as many as three cases have been diagnosed in the Madison area recently. This is why it is very important to

timely communicate with your doctor, a nurse or a clinic when minor symptoms worsen.

#### **Tips for this winter**

Here are some tips to consider if you come down with a respiratory tract infection this winter:

- Do not insist on receiving antibiotics if your doctor says that antibiotics won't help you.
- If prescribed antibiotics, take them exactly as directed. Do not stop therapy early, even though you are feeling well. Do not save antibiotics for the next infection.
- Do not share antibiotics with friends or family members. There is no guarantee that your antibiotic will work for anyone else. This can cause harm to another person because he or she may have allergies to the medication. You should never take antibiotics without your doctor's knowledge while you are pregnant or nursing.
- Unnecessary use of antibiotics can cause yeast infections in women. Also, certain antibiotics can decrease the effectiveness of birth control pills.

Using common sense can help you get through the winter infection season. Be antibiotic smart, get a flu shot, and wash your hands.

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## **Medicare reminders**

**M**edicare has a general enrollment period from January 1 to March 31 each year. If you did not sign up for Medicare Part B when you first became eligible, this is a chance for you to enroll in Medicare and for your Part B for coverage that will begin on July 1. The standard monthly Medicare Part B premium in 2009 is \$96.40. Some people will pay a higher premium based on their modified adjusted gross income. Medicare Part A is premium free.

**I have health insurance through the State of Wisconsin group health insurance program. Do I need to enroll in Medicare?** It depends on whether health insurance for the subscriber or their spouse is based on active employment. If you are the subscriber and you or your spouse are actively working and that provides your employer group plan coverage, you and your dependents that are eligible for Medicare can postpone enrollment in Part B. You must immediately enroll in Part B when you stop working.

However, different rules apply to those who have a diagnosis of End Stage Renal Disease (ESRD).

**What will happen if I do not enroll in Medicare when I am first eligible?** If you do not enroll after the subscriber of the employer group insurance policy is no longer actively working you will begin to incur a Medicare premium penalty. You will also be limited in your future enrollment and start date for Part B coverage. And you may be liable for the portion on any medical bill that Medicare would have paid.

**How do I enroll in Medicare or find information about the Medicare program?** Contact your local Social Security Administration office approximately three months prior to your or your spouse's retirement date to enroll in Medicare. Other information can be found at [www.medicare.gov](http://www.medicare.gov) or by calling 1-800-Medicare (1-800-633-4227).

**Don't forget to call the Department of Employee Trust Funds (ETF) to report when your Medicare coverage will begin. In addition, send ETF a copy of your Medicare card when you receive it.** When Medicare becomes your primary source of coverage, your health insurance premium will be adjusted to reflect that Medicare is paying a portion of your bills.

## Prescription Drugs: New "90-Day Supply" Program Available

A new program available to participants covered under the group health insurance program allows the purchase of a 90-day supply of most maintenance medications from a retail pharmacy. Previously, such purchases were only available to members through Prescription Solutions (Rx Solutions), the mail order component of the program. The addition of the new "90-Day-At-Retail" program was effective January 1. This provides the convenience of having to go to the pharmacy less often while still allowing members to use their local retail pharmacies.

**The Following are some important points to know about the new "90-Day-At-Retail" program:**

- For a 90-day supply of a specific maintenance medication to be dispensed, a member must have three consecutive claims processed for that drug in Navitus' claims system immediately before the 90-day supply is requested. Navitus is the pharmacy benefit manager for the State of Wisconsin Group Health Insurance Program.

Members who are already prescribed a maintenance medication and have the three claims processed through Navitus can take advantage of this program immediately. However, free drug samples that members may receive from their prescribing physician do not satisfy this requirement because there is no claim processed through Navitus for this supply of drugs.

- Three copayments will still be required for the "90-Day-At-Retail" program. The mail order program

through Prescription Solutions (Rx Solutions) is still available to members with a one copayment reduction feature.

- The formulary for the "90-Day-At-Retail" program will include most Level 1 and Level 2 drugs, as well as some Level 3 drugs. Again, this program is designed for supplying maintenance medications.

- Currently more than 800 retail pharmacies in Wisconsin contract with Navitus to provide the 90-day supply. Navitus continues to negotiate with other pharmacies to offer this benefit and is willing to work with your pharmacy if it is not contracted to offer this benefit. Have your pharmacist contact Navitus Customer Care if you would like them to explore this option.

Major pharmacy chains that are contracted to provide the 90-day supply include Walgreens, Wal-Mart, Osco, Shopko, Target and Aurora Pharmacies. Retail pharmacies in Navitus' pharmacy network that can offer the 90-day supply are indicated by an asterisk (\*) on the Pharmacy Network Listing located on Navitus' web site, <https://www.navitus.com/Pages/PharmacyDirectory.aspx>. You may also contact Navitus for a paper copy of the listing.

**Navitus Customer Care Department**

**Phone: (toll-free) 1-866-333-2757**

**TTY (dial direct) 1-920-225-7005**

**<https://www.navitus.com>**

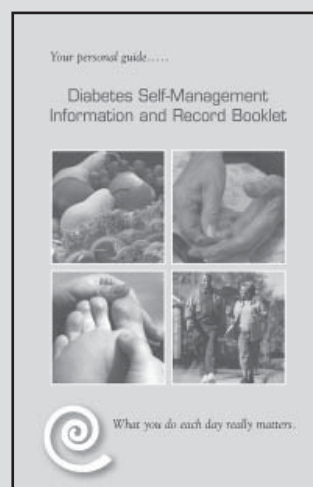
## Revised Diabetes Care Guidelines Issued

The Wisconsin Diabetes Prevention and Control Program, Department of Health Services, and other partners recently revised the **2008 Wisconsin Diabetes Mellitus Essential Care Guidelines**. The *Guidelines* serve as a tool for supporting and influencing recommended diabetes care. Two consumer-friendly versions of the *Guidelines* exist and serve as tools for supporting and reminding patients of recommended care. These tools include:

- The *Diabetes Self-Management Information and Record Book*, a 12-page booklet that includes:
  - Basic information on diabetes
  - Self-management strategies such as physical activity diet, and staying educated
  - Recommended standards of care
  - A personal diabetes care record

- A self-management behavior goal worksheet
- A worksheet to list medications
- Resources to obtain more information on diabetes
- *The Personal Diabetes Care Record*, a two-page care record which provides a place for a person with diabetes to keep a record of test results and medical checks necessary for good self-management.

Both tools are available in English, Spanish, and Hmong on the Wisconsin Diabetes Prevention and Control Program site, <http://dhs.wisconsin.gov/Health/diabetes/guidelines.htm>. Or call (608) 261-6855 to request paper copies.



## Use Your Benefit: Quit Smoking

If you need help to quit the cigarette habit, consider using the smoking cessation benefit available to you as a participant in the State of Wisconsin Group Health Insurance Program.

While your doctor may recommend some methods and strategies that do not involve a prescription, it's also possible that he or she may recommend a drug that is specifically prescribed for the purpose of quitting tobacco use.

You may obtain a prescription for a 30-day supply of the medication and fill it at a participating pharmacy.

Coverage is limited to a maximum of one consecutive three-month course of the drug per year. In addition, check with your health plan to see what information, services and resources it offers to members who want to quit smoking. Your plan may offer financial incentives, such as partial

reimbursement for taking a smoking cessation class, online self-help tools, or even provide a covered counseling benefit such as a "quit line".

Navitus Health Solutions, our program's pharmacy benefit manager, has a handy checklist that might help you quit for good. Look for it on the Navitus Internet site under the Health Information/Managing Your Health tabs at

<http://Navitus.com>.

### Additional Resources:

Wisconsin Tobacco Prevention and Control Program <http://dhs.wisconsin.gov/tobacco>  
(608) 266-8526

Wisconsin Tobacco Quit Line  
1-800-QUIT-NOW (784-8669)

U.S. Centers for Disease Control  
<http://www.cdc.gov/tobacco>

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